**Working safely when re-opening your business**

As more and more businesses start to emerge from lockdown, a key topic of conversation is how employers can protect their employees and customers, as they consider re-opening their businesses doors.

We have considered some of the risk control measures and guidance on how to work safely and provided practical guidance and considerations of how they can be applied to adhere to the Government guidance [link to <http://www.gov.uk/covid19/workingsafely>]

**What responsibility do you have?**

Everyone needs to assess and manage the risks of COVID-19, but as an employer, you also have a legal duty to protect workers, customers and others from risk to their health and safety. This means you need to think about the risks they face and do everything reasonably practical to minimise them, recognising you cannot completely eliminate the risk of COVID-19. If that duty is breached, employers can be found liable to compensate employees/members of the public for injury and losses which are proven to have resulted from that breach.

Employers and Public Liability policies will provide protection for employers against their legal liabilities to their employees or the public. They will cover bodily injury/illness so could include legal liabilities incurred from COVID-19 in a situation where the employer has breached their duty of care.

Risk assessments and documented safe systems of work which specifically identify and manage the risks posed by COVID-19 can assist in discharging the duty of care if they are suitable and sufficient. Key considerations will include:

* Adequate health surveillance, including identification of vulnerable individuals
* Provision of suitable PPE
* Assessment and management of workloads in the anticipation of reductions in available staff through sickness/self-isolation
* Health and safety of home workers
* Risks associated with individuals covering for missing colleagues
* Risk assessments must be reviewed as and when the factual situation, and Government advice, changes in material aspects

**Supporting our clients**

To support our clients, we have created a Working Safely – Risk Control Measures [link to be confirmed] document that helps you to meet the obligations outlined above and gives you a clear place to collate what preventative measures you have taken.

*The information contained in this bulletin is based on sources that we believe are reliable and should be understood as general risk management and insurance information only. It is not intended to be taken as advice with respect to any specific or individual situation and cannot be relied upon as such. If you wish to discuss your specific requirements, please do not hesitate to contact us on 03330 107189 or* [*christie@christieinsurance.com*](mailto:christie@christieinsurance.com)*.*